



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for the Secured Creditor
U.S. Bank National Association as trustee on behalf of the
holders of the Citigroup Mortgage Loan Trust Inc. Asset-
Backed Pass-Through Certificates, Series 2007-OPX1

In re:
Nieves L Lara-Delgado
Debtor

Case No: 19-14615

Judge: Rosemary Gambardella

Chapter: 13

Order Filed on January 15, 2025

U.S. Bankruptcy Court
District of New Jersey

Recommend Local Form

☐ Followed

☐ Modified

ORDER GRANTING MOTION FOR RELIEF FROM STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 15, 2025

A handwritten signature in black ink, reading "Rosemary Gambardella", is written over a horizontal line. Below the line, the text "Honorable Rosemary Gambardella" and "United States Bankruptcy Judge" is printed.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Upon the motion of U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

■ Real Property More Fully Described as:

Land and premises commonly known as 293 Highwood Street, Teaneck, NJ 07666

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

☐ Personal Property More Fully Described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease in making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:
Nieves L Lara-Delgado
Debtor

Case No. 19-14615-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 15, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Planet Home Lending LLC as Servicer for Arcpe 1 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E Norgaard	

District/off: 0312-2

User: admin

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Date Rcvd: Jan 15, 2025

Form ID: pdf903

Total Noticed: 1

on behalf of Attorney Norgaard O'Boyle & Hannon mnorgaard@norgaardfirm.com,
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Mark E Norgaard

on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com
amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com;dtakach@norgaardfirm.com;norgaard.mar
ke.b124931@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9